

62 Merchants Row Williston, VT 05495-4476 P. 1-802-264-6500 1-800-380-3530 F. 1-802-264-6555 myohealthcare.com

## **MEMORANDUM**

To: House Health Care Committee

From: MVP Health Care
Date: February 22, 2017
RE: GMCB Bill Back

Here is the impact of the GMCB budget request for increased bill back that MVP testified to today in Committee.

The bill back to MVP for 2016 was \$334,354. With the doubling of the bill back requested by the GMCB for 2018, we expect the bill back to us to increase to \$876,069. This would apply to 15,000 members.

This increased bill back amounts to a 2.5% increase, or \$10.09 per member per month, for our MVP Health Insurance Company lines of business (large group and grandfathered individual and small group). It would amount to a .7% increase, or \$3.27 per member per month, for our HMO line of business (Exchange).

The differences between the impacts on premium between the two lines of business are accounted for by the way the bill back is structured among the 3 insurer categories, which is based on the amount of membership in each category.



62 Merchants Row Williston, VT 05495-4476 P. 1-802-264-6500 1-800-380-3530 F. 1-802-264-6555 mvphealthcare.com